

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Susan Azriel
Debtor

Case No. 19-00132-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 22, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db	Susan Azriel, 34 Mountain Crest Dr, Lake Ariel, PA 18436-7450
5149668	Azriel Susan, 34 Mountain Crest Dr, Lake Ariel, PA 18436-7450
5149671	FNMA/Seterus, PO Box 1077, Hartford, CT 06143-1077
5173303	+ Federal National Mortgage Association (Fannie Mae, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541
5149669	# Law Office of Jeffrey S Treat, 926 Court St, Honesdale, PA 18431-1961
5149672	Martha E. VonRosenstiel, PC, 649 South Ave Unit 7, Secane, PA 19018-3541
5149673	+ PPL, 2 N 9th St, Allentown, PA 18101-1179
5150891	+ Seterus, Inc., as the authorized subservicer for F, c/o Heather S. Riloff, Esquire, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541
5465676	+ US Bank Trust National Assoc, Selene Finance LP, Attn BK Dept, 3501 Olympus Blvd Suite 500, Dallas, TX 75019-6295

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jul 22 2022 18:40:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 10700 Abbott's Bridge Rd, Suite 170, Duluth, GA 30097-8461
5149670	EDI: CINGMIDLAND.COM	Jul 22 2022 22:43:00	AT&T, PO Box 5087, Carol Stream, IL 60197-5087
5149674	EDI: AISSPRINT	Jul 22 2022 22:43:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5465677	*+	US Bank Trust National Assoc, Selene Finance LP, Attn BK Dept, 3501 Olympus Blvd Suite 500, Dallas, TX 75019-6295

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2022 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohlab@raslg.com
Charles G. Wohlrab	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") cwohlab@raslg.com
Heather Stacey Riloff	on behalf of Creditor Federal National Mortgage Association ("FANNIE MAE") heather@mvrllaw.com Michelle@mvrllaw.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") heather@mvrllaw.com, Michelle@mvrllaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jeffrey S. Treat	on behalf of Debtor 1 Susan Azriel jstreat@ptd.net
Mario J. Hanyon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER wbecf@brockandscott.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Susan Azriel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0161

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00132-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Susan Azriel
aka Susan A. Knight7/22/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.